

**June 22, 2007**

**PUBLIC NOTICE # 2007-25**

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/rate-filing-lists/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

**IMPORTANT NOTICE**

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- NAIC Uniform Property & Casualty Product Coding Matrix
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance**  
**Public Notice Filing**  
**June 22, 2007**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
07-4294	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
07-4366	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
07-4406	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EXCESS AUTO LIABILITY	
06-6029	0008	ALLSTATE INDEMNITY COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	RATE AND VARIANCE	VAR 4,11-OWNERS, RENTERS, CONDO	10.6
06-6030	0008	ALLSTATE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	RATE AND VARIANCE	VAR 4,11-OWNERS, RENTERS, CONDO	10.6
07-4291	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	MEDICAL MALPRACTICE	RULE AND FORMS	PROFESSIONAL LIABILITY - CHIROPRACTIC	0
07-4284	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-PRECISION AMERICA/PREMIER/SC P	
07-4286	0212	ASSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-PRECISION AMERICA/PREMIER/SC P	
07-4374	3548	ATHENA ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
07-4293	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	DIRECTORS & OFFICERS LIABILITY	0
07-4396	0150	BITUMINOUS CASUALTY CORPORATION	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-27.4
07-4276	0041	CHARTER OAK FIRE INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
07-4335	0212	CIVIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-5
07-4310	0323	CIVIL SERVICE EMPLOYEES INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	RESIDENTIAL CAR HOMES	0
07-4274	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ENTERTAINMENT	
07-4298	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	FORMS	ONEPAC	
07-4285	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0

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07-4371	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	INLAND MARINE	FORMS	NONE	
07-4403	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GARAGE COVERAGE	0
07-4336	0212	EXACT PROPERTY AND CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-5
07-4337	0212	FARMERS INSURANCE EXCHANGE	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-5
07-4328	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	PROPERTY INSURANCE SOLUTIONS	
07-4283	0091	HARTFORD CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	AGENCY	6
07-4303	0000	LIG INSURANCE CO., LTD., UNITED STATES BRANCH	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MARKET SEGMENTS	0
07-4348	1326	LINCOLN GENERAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
07-4379	0767	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	NONE	-7.4
07-4341	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GARAGE	0
07-4287	0212	MARYLAND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-PRECISION AMERICA/PREMIER/SC P	
07-4338	0212	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-5
07-4398	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	2007 C/L AUTO	0
07-4292	0510	NAVIGATORS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	VICTORY	0
07-4339	0212	NEIGHBORHOOD SPIRIT PROPERTY AND CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-5
07-4329	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	PROPERTY INSURANCE SOLUTIONS	
07-4312	2558	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	FIRE	RULE CHANGE	NONE	0

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07-4343	2558	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
07-4352	2558	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GARAGE DEALERS	0
07-4289	0212	NORTHERN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-PRECISION AMERICA/PREMIER/SC P	
07-4353	4257	NOVA CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
07-4246	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
07-4248	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
07-4397	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE.	0
07-4247	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
07-4249	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
07-4307	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	DIRECTORS & OFFICERS	0
07-4389	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
07-4299	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	ONEPAC	
07-4300	1129	ONEBEACON INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	ONEPAC	
07-4391	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BUSINESSOWNERS	-6
07-4381	0767	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	NONE	-7.4
07-4382	0767	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	FIRE	RATE	NONE	-7.4
07-4278	0041	PHOENIX INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	FORMS	NONE	

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07-4401	0517	PRAETORIAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	AMERICAN RENTAL ASSOCIATION	
07-4330	0783	RLI INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	GL/PROTEK	
07-4295	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
07-4399	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	2007 C/L AUTO	0
07-4282	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	2007 C/L INLAND MARINE	0
07-4350	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE	0
07-4367	0000	SPRINGFIELD INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-23.82
07-4375	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
07-4376	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
07-4377	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
07-4390	0748	STAR INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA EXCESS	0
07-4400	0098	STARNET INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	PETROLEUM DEALERS	0
07-4402	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	FIDELITY AND SURETY BONDS	
07-4275	3548	TRAVELERS INDEMNITY COMPANY (THE)	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
07-4386	3548	TRAVELERS INDEMNITY COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
07-4279	0041	TRAVELERS INDEMNITY COMPANY OF AMERICA (THE)	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
07-4280	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	MULTI-PERIL	FORMS	NONE	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
07-4296	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
07-4304	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-MASTER PAC	0
07-4332	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GARAGE DEALERS	0
07-4281	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
07-4297	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
07-4305	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-MASTER PAC	0
07-4333	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GARAGE DEALERS	0
07-4387	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
07-4340	0212	TRUCK INSURANCE EXCHANGE	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-5
07-4384	0984	U.S. SPECIALTY INSURANCE COMPANY	COMMERCIAL	SURETY	NEW PROGRAM	IMMIGRANT BONDS	0
07-4277	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	CORPORATE DIRECTORS & OFFICERS	
07-4368	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	VAR-10A-BUSINESSOWNERS PACKAGE	-10.2
07-4198	0215	VALLEY INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	NONE	0.4
07-4288	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
07-4372	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
07-4404	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GARAGE COVERAGE	0
07-4290	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0

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07-4373	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
07-4405	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GARAGE COVERAGE	0
07-4342	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	LIQUOR LIABILITY	0
07-4331	0000	WESTERN GENERAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	VEHICLE PROTECTION PRODUCT GUARANTEE REINBURSEMENT	0
89	TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE AND ADVISORY ORGANIZATIONS						

# California Department of Insurance

## Public Notice Filing Errata Report

### June 22, 2007

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	07-2562	04/13/2007	Continental Casualty Company	Commercial Fidelity	Both Rate and Form		-8.10%
Correct	07-2562	04/13/2007	Continental Casualty Company	Commercial Fidelity	Both Rate and Form		<b>-1.90%</b>
Incorrect	07-2563	04/13/2007	Continental Insurance Company (The)	Commercial Fidelity	Both Rate and Form		-8.10%
Correct	07-2563	04/13/2007	Continental Insurance Company (The)	Commercial Fidelity	Both Rate and Form		<b>-1.90%</b>
Incorrect	07-2564	04/13/2007	National Fire Insurance Company of Hartford	Commercial Fidelity	Both Rate and Form		-8.10%
Correct	07-2564	04/13/2007	National Fire Insurance Company of Hartford	Commercial Fidelity	Both Rate and Form		<b>-1.90%</b>
Incorrect	07-2801	04/20/2007	Star Insurance Company	Commercial Fire	Forms		
Correct	07-2801	04/20/2007	Star Insurance Company	<b>Commercial Multi-Peril</b>	Forms		
Incorrect	07-3547	05/18/2007	Stonington Insurance Company	Commercial Other Liability	Rule Change	Charter, Private, Montessori	
Correct	07-3547	05/18/2007	Stonington Insurance Company	Commercial Other Liability	Rule Change	<b>Assisted Living, Childcare, Social Services</b>	
Incorrect	07-2565	04/13/2007	Transportation Insurance Company	Commercial Fidelity	Both Rate and Form		-8.10%
Correct	07-2565	04/13/2007	Transportation Insurance Company	Commercial Fidelity	Both Rate and Form		<b>-1.90%</b>
Incorrect	07-2151	04/06/2007	Unitrin Direct Insurance Company	Personal Auto Liability and Physical Damage	Class Plan	Group Discount	0.00%
Correct	07-2151	04/06/2007	Unitrin Direct Insurance Company	Personal Auto Liability and Physical Damage	Class Plan	<b>Group Plan</b>	0.00%
Incorrect	07-2389	04/06/2007	Unitrin Direct Insurance Company	Personal Auto Liability and Physical Damage	New Program	Group Discount	0.00%
Correct	07-2389	04/06/2007	Unitrin Direct Insurance Company	Personal Auto Liability and Physical Damage	New Program	<b>Group Plan</b>	0.00%
Incorrect	07-2566	04/13/2007	Valley Forge Insurance Company	Commercial Fidelity	Both Rate and Form		-8.10%
Correct	07-2566	04/13/2007	Valley Forge Insurance Company	Commercial Fidelity	Both Rate and Form		<b>-1.90%</b>

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